

Broker HIP Process



STEP 1

Customer speaks to you for advice on mortgages for a new property. You advise your customer of the need for a HIP to sell their existing home.

STEP 2

You send the HIP instruction to LMS.

STEP 3

LMS email you to confirm receipt of instruction.

STEP 4

LMS order the Official Entry (OE) and title plan.

STEP 5

Upon automated receipt of the OE and title plan, LMS email you and your customer to verify OE and title plan are correct.

STEP 6

LMS contacts the customer to confirm payment if this hasn't been provided with the instruction.

STEP 7

LMS take credit/debit card payment over phone if your customer is paying upfront
OR LMS verify card details if customer requires deferred funding.

STEP 8

LMS order the searches.

STEP 9

LMS order the Energy Performance Certificate (EPC).

STEP 10

LMS sends a welcome letter to your customer to confirm the HIP instruction and method of payment.

STEP 11

The Domestic Energy Assessor (DEA) contacts your customer to arrange access to the property and carries out the EPC.

STEP 12

Once all of the required documents have been received a HIP is fully complete. LMS email you and your customer to advise that the HIP is now completed and available online. We will also send you or your customer paper copies if they have chosen to have the HIP printed.

